423 427 times the seed (the average yield for Ladakh is ten to one, the return on the best land being twenty to one, the return on the poorest, five to one).

(2) The landlord furnishes the seed and gets 50 per cent of the crop.

(3) The tenant furnishes the seed, labor, work animals, and water and pays the landlord 50 per cent of the crop.

(4) The landlord gets five rupees (about one dollar) for every two *kanals* (one *kanal* equals one sixteenth acre) of land, the rent being paid in cash or crops.

This fourth method is now the most common one; and whether the monastery collects cash or crops depends on the deal made with the individual farmer.

426 Loans and usury cut down the tenant's share considerably. Historically, a landlord advancing eighty-two rupees gets twenty rupees in interest. Professional moneylenders used to charge as much if not more. The stories of usurious interest in Ladakh and Tibet would make even our avaricious loan sharks wince.

792 426 452 The monasteries have done their share of exploitation, but their management of agricultural credit has usually been more humane than that of other creditors. If a debtor was hopelessly involved, the monastery would take over one half of the land for three years. If the debt was not liquidated in that period, the land would be restored to the debtor and the debt written off. Monasteries seldom allowed land to be alienated permanently for debt. Their credit system bore heavily on tenant and landowner alike. But relatively speaking, the monastery did not exploit the farmer through avaricious practices.

426 452 671 657 The liberal Kashmir government has adopted corrective measures for all agricultural credit. Kashmir now has a debtor's relief act designed to discharge extortionate debts and to provide repayments in convenient installments. It is now the law of Kashmir that no landlord can charge any interest on a loan to his tenant. And moneylenders today are restricted by law to 5 per cent on their LOANS.

1: Drew G-3 (1862-1872) 1875 AV1 Kashmir
W. Tibetans AJ+
c. Professional beggars who come from Tibet to Ladak in the summer. -Analyst]

a poor country as the higher parts of Ladākh for the exercise of their calling; but the Bhots, though poor, are charitable. These Khambas, too, give themselves a religious air, as do most beggars in the East, and that may help them. But in truth, in their ways, they are more like to the gipsies than to devotees. They have their wives and children with them, and these all come round in succession to beg, as if independent of each other. They live in the smallest of tents; these are only just high enough for one to seat oneself on the floor beneath them. The tent and their other traps are carried on the backs of a few of the load-carrying goats which they always possess. The Maharaja's authorities have tried to persuade some of these Khambā to take to agriculture, and a bit of land has been given for this object by the Pāngkong Lake. I saw one family there, who had commenced to till, and had left off their inveterate habit of begging; but they were still in tents, and had not begun to build a house.

The next colonizers to be mentioned are *Baltīs*. This race of Baltīs will be more fully spoken of in the chapter which treats of their own country, Baltistān; here I will only name their settlements in Ladākh. In the first place, there are Baltīs inhabiting the valleys of Drās and Surū, and the tract about Pāskim, which is called Purik. These are not geographically separated from the main body of their countrymen in Baltistān, which district borders on Drās; but they have some slight differences. Then there is an isolated colony of Baltīs right in the middle of the Bhot country, only a few miles from Leh. The largest tract of cultivated land in Ladākh is in great part held by them; this is at a place called Chushot, on the left bank of the Indus, from five to ten miles from Leh. These immigrant Baltīs came four or five generations back, some from Purik and some from Skārdū.

Dārds are found in Drās and in several places along the valley of the Drās River, and again in a few villages in the valley of the Indus, being there interpolated between the Baltīs and the Ladākhīs. It is at these last places that some Buddhist Dārds occur; these make small and very much isolated communities.